

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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MidFirst Bank



Order Filed on January 18, 2022
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

In Re:

Michael D. Adams,

Debtor.

Case No.: 20-21676 SLM

Adv. No.:

Hearing Date: 1/12/2022 @ 10:00 a.m.

Judge: Stacey L. Meisel

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED.

DATED: January 18, 2022

A handwritten signature in black ink, reading "Stacey L. Meisel".
Honorable Stacey L. Meisel
United States Bankruptcy Judge

(Page 2)

Debtor: Michael D. Adams

Case No: 20-21676 SLM

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, MidFirst Bank, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 167 N. Prospect Avenue, Bergenfield, NJ 07621, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 10, 2022, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due September 2021 through January 2022 for a total post-petition default of \$17,431.81 (5 @ \$3,743.84, less suspense \$1,287.39); and

It is **ORDERED, ADJUDGED and DECREED** that the debtor will make two payments of \$3,743.84 by January 31, 2022; and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$9,944.13 will be paid by Debtor remitting \$1,657.35 for per month for five months and \$1,657.38 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on February 1, 2022 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2022, directly to Secured Creditor's servicer, MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City 73118 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtors' Chapter 13 plan and motion for relief is hereby resolved.